

LEADING DPA PROGRAMS!

100% CLTV Programs with CalHFA and Fast 100



CalHFA MyHome

- DPA up to 3.5% of Purchase Price
- Conventional and Government issued loans
- Borrower must be a First Time Home Buyer and meet the requirements of the First Loan (not owned/occupied their home in the last 3 years)
- Must be a U.S. citizen, permanent resident, or qualified alien
- Meet CalHFA income limits for this program
- Borrower must complete home buying counseling course and provide a certificate of completion
- California primary residences only

Fast 100

- FHA DPA, Purchase Only
- 2/1 Buydown optional available (24-month term)
- No maximum income restrictions
- Min FICO 620 - DU Approve/Eligible (no manual underwriting)
- No First Time Home Buyer Requirement
- Non-occupied Co-borrowers allowed per FHA guides
- DTI - Follow AUS - Approved/Eligible
- One borrower must complete HUD approved counseling
- 96.5% Max LTV with 3.5% DPA (100% CLTV)
- Zero payment on the 2nd TD
- Second Mortgage lien forgiven after 10 years
- Conforming and High Balance Loan Limits Available
- Borrower's minimum contribution of \$0.00
- 100% CLTV FHA Loan (Combines 1st and Subordinate Lien)

Fast 100 Plus

- We offer all the same Highlights as the Fast 100 with the exception of Loan Payment terms.
- 100% CLTV FHA Loan (Combines 1st and Subordinate Lien)
- 2nd lien with an interest rate 2% greater than 1st lien
 - Payment amortized over 10 years
 - Monthly payments required
- Min FICO 620 - DU Approve/Eligible
- Manual Underwrite Available, Min FICO 660
 - Not available with Buydown option
 - Follows FHA guidelines
- Conforming and High Balance Loan Limits Available